

ONE WITNESS KEPT ON STAND ALL DAY

Mass of Information in Insurance Case Given by Robert Lecky, Jr.

NO SAYING NOW WHEN TRIAL WILL CONCLUDE

Prospect of Agreement Upon Facts Has Faded Away—Commonwealth Proving That Rates Are Fixed and Controlled, While Defense Brings Out Desirable Features of Trust.

One witness, Robert Lecky, Jr., vice-president of the Virginia State Fire Insurance Company, of Richmond, was on the stand throughout the entire second day of the trial of officers and members of the Southeastern Underwriters' Association before Justice Brown in the police court. Mr. Lecky was on the stand when court adjourned for the day, and he will be recalled this morning. As the possibility of an agreement upon the facts by counsel seems to have dwindled away, there is no saying when the hearing of this case will be concluded.

Only four of forty-eight witnesses summoned for the commonwealth have been on the stand and, while it is certain that hardly half of the witnesses summoned will testify, it is not likely that the commonwealth will test its case before Saturday night, if then.

Well Informed Witness.
Mr. Lecky, who is a ready, convincing talker with an amazing knowledge of fire insurance business facts and theories, testified first as to the existence and purpose of the underwriters' association, giving the names of the companies in the State which belong to the association and the names of those which do not belong. He told of the methods of fixing fire insurance rates, and said he knew of no licensed stock fire insurance company in Virginia that were doing business at rates other than those prescribed by the association. The object of this testimony was to corroborate testimony already given to show that the combination fixes and controls rates. Then, cross-examined by counsel for the defense, the witness told at great length of the benefits derived by the public from the work of the underwriters' organization. The commonwealth objected to this line of testimony on the ground that it has nothing to do with the case, but as in the case of most of the evidence heard Wednesday, this was allowed to go in, with the understanding that the objection to it would be argued later. Mr. Lecky was cross-examined at length by the attorneys for the commonwealth on the new matter brought out by Mr. Hatcher.

Newport News An Exception.
Just before he left the stand after a trying and tiresome day, Mr. Lecky made a statement of especial interest to Newport News. He said that unless there had been a great many mistakes in classifying risks in Newport News, this city is an exception to the rule. He meant, it seems, that unless the local public is paying entirely too much for its insurance, Newport News has been exceptionally fortunate in the matter of fire losses, as shown by the great difference between premiums collected and losses paid.

The witness laid great stress upon the beneficial effects of the campaign of education carried on by the underwriters. Captain Berkeley wanted to know if the combination was not educating the people against the people's will and at the expense of the people, and Mr. Lecky replied that it was a fact that every cent spent by the association in this way was paid by the people.

Court will reconvene this morning at 10 o'clock, and the examination of Mr. Lecky will continue. Such a mass of evidence of the character each side desires to bring out has been given by this witness, it is possible that the attorneys will not consider it necessary to question others so fully. Hence it may be that a number

of witnesses will have been disposed of before today's session closes.

Witnesses Allowed in Court.
When court convened, Justice Brown said that one of the witnesses summoned in the case thought that it was unfair to allow some witnesses in the court room and exclude others. The justice said that if there was no objection by counsel he would allow all witnesses who wanted to do so to come into the court room. There was no objection by counsel and the witnesses present remained in the room.

Justice Brown asked the stenographer when he expected to write up the record of the case. He said that he wanted the record as quickly as possible so that he could decide the case as soon after its completion as possible. The court said that it did not care to carry the matter in his head too long. It finally was decided that the stenographer should write up the record immediately after the conclusion of the evidence.

Robert Lecky, Jr., of Richmond, vice-president and secretary of the Virginia Life Insurance Company, of Richmond, was the first witness called. Captain Berkeley asked the witness what portion of the \$10,886.48 paid by his company to tariff associations in 1909 was paid to the Southeastern Association. The witness said that it was about \$6,000 and that this sum was arrived at by a percentage of the premiums collected by his company in the territory in which the association operates. Witness said his company is a member of the Southeastern Underwriters' Association.

Captain Berkeley handed the witness a list of the insurance companies as compiled by State Insurance Commissioner Button, and asked him to name the companies on this list which are members of the Southeastern Underwriters' Association. These companies were marked in the list and after examining the list, the witness said that the German Insurance Company, one of those marked, is not a member of the association. The witness said that there were some companies not checked in the list which are generally believed to be members of the association. Captain Berkeley asked the witness to name and check such companies and Mr. Hatcher objected to the testimony on the ground that Mr. Lecky was testifying from hearsay and that he could not say absolutely what companies are and what are not members of the association. Captain Berkeley argued that the witness was testifying as to his general knowledge and that this evidence was admissible.

Objection Overruled.
Justice Brown overruled the objection and the witness proceeded to name the following companies found in the list and not checked as members of the Southeastern Underwriters' Association: The Western Assurance Company, Northern Assurance Company, Ltd., People's National Fire Insurance Company, The Phoenix Company, which recently was consolidated with the Fidelity Company, Hamburg and Bremen Company, Citizens Insurance Company of Missouri, Interstate Fire Insurance Company and the Virginia Fire and Marine Insurance Company.

Mr. Lecky stated, in response to question, that each company in the association is notified by an official of the association at stated times as to the companies which are members of the association and that he received his information from the last notice from the association. The witness said that there are seventy-five companies doing business in Virginia and that all except twelve of them are members of the Southeastern Underwriters' Association.

Commissioner Makes List.
Captain Berkeley then offered the list as evidence and counsel for the defense said there was no objection. However, after examining the list, counsel for the insurance men, objected on the ground that the list does not show all the companies doing business in Virginia. After some argument it was agreed that Commissioner Button should make up and furnish the State a list of all companies doing business in Virginia.

The direct examination of Mr. Lecky was continued and in reply to questions, he said that all companies that are members of the association pay toll to the association, each company paying the same percentage of the premiums. The witness said that the assessment on the companies is levied each six months and that the amount of it is determined by the executive committee of the association by the amount of money necessary to carry on the association's work during the ensuing six months. The executive committee, the witness said, is composed of fifteen members named by the president of the association at the annual convention. A committee of twenty-five is appointed at each convention for the purpose of looking over the suggestions of the retiring president and winnow out the smaller matters which are not of sufficient importance to engage the attention of the entire convention. The committee passes on the matter items.

Will Mail Constitution Here.
The witness said that the association has had a constitution some twenty-five years and that it has been amended several times. There are few by-laws of the association. The witness said he had a copy of the constitution at home and Justice Brown told the witness to mail him by special delivery a copy of the constitution as soon as the witness returns home.

Captain Berkeley asked the witness if there are any stock insurance companies doing business in the state which write at different rates from those prescribed by the Southeastern Underwriters' Association and Mr. Lecky replied that no licensed companies write at different rates than those fixed by the association. Asked to explain about the licensed companies, the witness said that some companies which pay no license write in Virginia. The witness said that it was reported to him that there were some companies in the state which objected to writing at the rates

BURGLAR PARTAKES OF A SQUARE MEAL

"Barefoot Man" Makes Himself Very Much at Home in Dr. Willis' Dining Room.

ALSO PAYS VISITS AT TWO OTHER RESIDENCES

Few Dollars Belonging to the Willis Cook All That Mysterious Prowler Gets For His Night's Work Except the Early Morning Lunch—Belated Reports to Police.

Shifting the scene of his operations from East End to West avenue, the "barefoot, cigarette-smoking" burglar, whose daring seems to have no bounds, broke into the homes of Dr. F. D. Willis, 3300 West avenue; W. B. Vest, 3400 West avenue, and J. Hugh Caffee, 121 Thirty-fourth street, and apparently attempted to enter the home of City Treasurer J. M. Curtis, 115 Thirty-fourth street, early yesterday morning. Nothing was taken from the homes of either Mr. Vest or Mr. Caffee, but the burglar was more fortunate at Dr. Willis' home. There he secured a very hearty meal and several dollars in cash, which belonged to the negro domestic employed in the house.

In the robbery of Dr. Willis' house the burglar displayed great daring and much foresight. He first secured an oil lamp from Dr. Willis' automobile and is supposed to have used it in lighting himself about the house. He forced an entrance to the house by prying open a window in the kitchen, the latch on the window being broken. After making a round of the house and taking a suit of Dr. Willis' clothes to the kitchen, the burglar proceeded to help himself to an early breakfast.

Donned Doctor's Coat.
It is thought that before starting to eat, the burglar donned Dr. Willis' coat so that he might fool "Sport," the doctor's setter, into believing the intruder to be the doctor in case the dog came down stairs and interrupted him at his meal.

In order that he might not be trapped in the kitchen while enjoying his meal, the burglar opened a window on each side of the room so that he could escape either on the Thirty-third street side or into the alley on the north side of the house. After finishing his meal, the burglar unlocked the back door and made his escape. However, he first found and emptied a purse in the kitchen which contained several dollars of the cook's money. The burglar in departing left the automobile lamp on the porch at the rear of the house.

Leaves Ashes and Matches.
The man forced an entrance to Mr. Vest's kitchen by prying open a window, presumably with an axe, as he left an axe in the yard in the rear of the Caffee home. The man got no farther than the kitchen and left the house without getting anything of value. After breaking into Mr. Caffee's home, the burglar ransacked the entire lower floor, but found nothing for his pains. He left quantities of cigarette ashes and many burned matches all over the lower floor. Ashes and matches also were left in the other two houses.

That the man entered the yard in the rear of Mr. Curtis' yard is indicated by the foot prints which he left behind. The ground was very soft and damp and the prints of his feet were found along Thirty-fourth street and in the alley at the Curtis home.

This was the third time this week that the burglar had operated here. He visited East End early Wednesday morning and also early Monday morning. All the booty which he has secured this week would not net him \$20 and the police believe the man is crazy to take such risks for such small loot.

None of the robberies yesterday morning was officially reported to the police as all were discovered long after the burglar had made his escape. The cook at the Willis home discovered the robbery yesterday morning at 6 o'clock when she went down stairs to begin preparing breakfast. The robberies at the other homes were discovered at the same time.

This is the first time the burglar has visited the West avenue section in several months.

FOUR UP FOR SPEEDING.

Owners of Auto, Motorcycle and Bicycles in Police Court.

L. Ralph Bolling, John Jeffries, a negro, and Thomas Floyd, a negro, and W. L. Linnis, faced Justice Brown yesterday on charges of exceeding the speed limit. Mr. Bolling was accused of running his motor faster than the law allows; Jeffries was charged with exceeding the speed limit with a motorcycle and the other two were accused of recklessly riding bicycles. All were dismissed except Jeffries, who drew a fine of \$1.50.

Go With Presbyterians Thursdays. 10

Just Try G. H. R. Special.

Cook With Gas.

Just Try G. H. R. Special.

Carriages—Call W. E. House.

Cook With Gas.

MEMORIAL SERMON.

Maccabees to Attend Services in a Body Next Sunday.

The annual memorial sermon will be preached to the knights and ladies of the Maccabees next Sunday morning at the Newport News Baptist church, by the pastor, Rev. Dr. Lloyd T. Wilson, who is a member of the order.

The members will assemble in their hall, Thirty-second street and Washington avenue at 10 o'clock, and march to the church in a body. All knights and ladies of the city, and also any visiting members of the order are invited to participate.

The American steamer Joseph W. Forney arrived in port yesterday afternoon and proceeded to the shipyard to have her hull below the waterline cleaned and painted.

SAVED FROM AN OPERATION

By Lydia E. Pinkham's Vegetable Compound

De Forest, Wis.—“After an operation four years ago I had pains downward in both sides, backache, and a weakness. The doctor wanted me to have another operation. I took Lydia E. Pinkham's Vegetable Compound and I am entirely cured of my troubles.”

Mrs. AUGUSTE VESPERMANN, De Forest, Wisconsin.

Another Operation Avoided.
New Orleans, La.—“For years I suffered from severe female troubles. Finally I was confined to my bed and the doctor said an operation was necessary. I gave Lydia E. Pinkham's Vegetable Compound a trial first, and was saved from an operation.”—Mrs. LILY PETROUX, 1111 Kerlerec St., New Orleans, La.

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If you want special advice about your case write to Mrs. Pinkham, at Lynn, Mass. Her advice is free, and always helpful.

COMMENCING SUNDAY JUNE 10 THE OLD BAY LINE

Will run a special boat during the summer months leaving Norfolk and Old Point Sunday night at 7:30 p. m., arriving Baltimore 6:45 a. m. Mondays.

STEEL PLANT

Who knows, but it is a dead certainty that millions know the good quality of the HANAN, WALK OVER AND QUEEN QUALITY SHOES, call and see them at

W. H. HODGE & CO.
3002 Washington Avenue,
Newport News, Va.

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our friends and the public to know we have moved to the old Coferton hotel under the name of New Star Hotel. Our board consists of best the market affords.

**BOARD BY
WEEK . . . \$4.**

Dining room open at 5:30 a. m. to 8 p. m. Regular meals 25c. Short orders a specialty. First class bar attached.

**Private
Dining - Room**

on second floor for ladies and gentlemen. P. W. COBB, Proprietor.

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New York
Delicatessen Store
3200 WASHINGTON AVENUE

SPECIAL FOR SATURDAY:

Lamb Tongue in Mustard Sauce

**Why Cook Your Meals
This Hot Weather**
When you can get all the

**||Cooked Food 'the' Heart
May Desire Here?**

New York
Delicatessen - Sandlung.

YOUR HOME IS NOT COMPLETE WITHOUT A

PIANO
We have a beautiful line of sample pianos that were on exhibit at the Piano Dealers and Mfg Convention at Richmond, May 15 to 21st. You are cordially invited to call and see the latest styles and makes. Remember That These Were the Ones Shown at Richmond. If You Missed This Great Display We Still Can Show You Many of Them.

WE SELL PIANOS ON EASY PAYMENTS. WE MAKE THE TERMS TO SUIT YOU. A VISIT TO OUR STORE WILL CONVINCE YOU.

FERGUSON MUSIC CO

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CAPITAL DRY GOODS HOUSE
2910-2912 Washington Avenue

**SEMI ANNUAL WHITE GOODS AND MUSLIN UNDERWEAR SALE NOW GOING ON
SPECIALS FOR THURSDAY**

Assorted lot of Dimities, White Striped and Plaid Lawns, in a variety of pretty patterns. Regular 15c values. White Sale Price, Yard10c
MERCERIZED MADRAS—27 inches wide, fine quality, in beautiful designs of striped and plaid effects. Regular 25c quality. White Sale Price19c

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Satisfactory Service

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Four Per Cent. Interest
The Largest and Strongest Bank in the City

The BANK OF SERVICE

It is our constant endeavor to give the best possible service to our patrons and if you should open an account with us.

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SECURE, PROMPT, POLITE.

Ample Guarantee!

The resources of the FIRST NATIONAL BANK, of Newport News, are ample guarantee of its financial strength. Your account and banking business invited.

The First National Bank
United States Depository, Newport News, Va.
CAPITAL, \$100,000; SURPLUS, \$100,000.

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For Ladies.
which insures against slipping at the heel, bulging at the sides. Makes the foot look small and dainty. Carried in welts and turns Pat. colt, Demi and Russian cuts. Any width you desire.



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SHOE PALACE,**
26th St. & Washington Ave.

A Pleasant Surprise

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We venture the opinion that it will not be one-half as large as you expected it would be.

If you think that gas is too expensive for you to use for cooking why not satisfy yourself on that point?

We'll charge you nothing for telling you about what the amount of gas you'd likely use would cost you each month. Just think of the comfort you're missing by not having a gas range.

Newport News Gas Co.

Office Cor. 31st. and Washington avenue. Both phones No. 84. Newport News, Va.

VIRGINIA TRANSFER And Storage Co.

Successor to
VIRGINIA TRANSPORTATION COMPANY.

HAULING PROMPTLY DONE

**From a PARCEL
to An ENGINE**

FREIGHT, BAGGAGE, FURNITURE AND SAFES, CAREFULLY AND PROMPTLY MOVED.

REASONABLE RATES



and WOOD

1 cord Pine Wood \$1.75
1 cord Mixed Wood \$1.80
1 cord Oak Wood \$1.85

No Extra Charge for Splitting.

All coal well screened and kept under sheds, both wood and coal being delivered perfectly dry.

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Self Phone 98. City Phone 308.

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**\$1
A Week!**

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(Continued on Third Page.)

Cook With Gas.

Cook With Gas.